

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Ronald I. LeVine  
201 489-7900

In Re:  
**SUJAY SINHA**

Case No.: 19-11506SLM  
Judge: Meisel  
Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1.  Motion for Relief from the Automatic Stay filed by Santander Consumer USA, Inc., creditor,

A hearing has been scheduled for May 13, 2020, at 10:00.

- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- Payments have been made in the amount of \$ April & May, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I own a bagel store in Jersey City and with the corona virus pandemic by business income has shrunk to 10-20% of what it was. In addition I had a P/t job that was I also lost for now but hope to have back when businesses resume. The best I can do now is to make my regular payment which I have done for April and May and have all arrears tacked on to the end of my term or rolled in to my chapter 13

Other (**explain your answer**):

plan payments.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May 8, 2020

/s/Sujay Sinha  
Debtor's Signature

Date: \_\_\_\_\_

Sujay Sinha  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.